

<i>SERFF Tracking Number:</i>	<i>GRAX-G128501742</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>E1091712NW</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/E1091712NW</i>		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Fixed

SERFF Tr Num: GRAX-
G128501742

State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non-
Variable and Variable

SERFF Status: Closed-Approved-
Closed

State Tr Num:

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: E1091712NW

State Status: Approved-Closed

Filing Type: Form

Author: SPI
GreatAmericanFinancialRes
Date Submitted: 06/21/2012

Reviewer(s): Linda Bird

Disposition Date: 06/26/2012

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed

Project Number: E1091712NW

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/26/2012

State Status Changed: 06/26/2012

Deemer Date:

Created By: SPI GreatAmericanFinancialRes

Submitted By: SPI GreatAmericanFinancialRes

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

This endorsement will be used with the company's individual fixed and variable deferred annuity portfolio in instances where the particular contract is issued as part of a Section 1035 tax-free exchange for a death benefit payable under an

SERFF Tracking Number: GRAX-G128501742 State: Arkansas

Filing Company: Annuity Investors Life Insurance Company State Tracking Number:

Company Tracking Number: E1091712NW

TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
Variable and Variable

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/E1091712NW

existing annuity contract.

This endorsement may also be used for this purpose with any individual fixed and variable deferred annuity contract developed in the future.

State Narrative:

Company and Contact

Filing Contact Information

Brenda Little, Senior Compliance Filing Analyst blittle@gafri.com
P. O. Box 5420 513-412-2725 [Phone] 12725 [Ext]
Cincinnati, OH 45201-5420 513-361-5967 [FAX]

Filing Company Information

Annuity Investors Life Insurance Company CoCode: 93661 State of Domicile: Ohio
P.O. Box 5423 Group Code: 84 Company Type:
Cincinnati, OH 45201-5423 Group Name: Great American State ID Number:
Financial Resources, Inc.
(800) 854-3649 ext. [Phone] FEIN Number: 31-1021738

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Annuity Investors Life Insurance Company	\$50.00	06/21/2012	60327806

SERFF Tracking Number:	GRAX-G128501742	State:	Arkansas
Filing Company:	Annuity Investors Life Insurance Company	State Tracking Number:	
Company Tracking Number:	E1091712NW		
TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable	Sub-TOI:	A02.11.002 Flexible Premium
Product Name:	Annuity Individual Fixed		
Project Name/Number:	Annuity Individual Fixed/E1091712NW		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/26/2012	06/26/2012

<i>SERFF Tracking Number:</i>	<i>GRAX-G128501742</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>E1091712NW</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/E1091712NW</i>		

Disposition

Disposition Date: 06/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAX-G128501742 State: Arkansas

Filing Company: Annuity Investors Life Insurance Company State Tracking Number:

Company Tracking Number: E1091712NW

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/E1091712NW

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Inherited Contract Endorsement		Yes

SERFF Tracking Number: GRAX-G128501742 State: Arkansas

Filing Company: Annuity Investors Life Insurance Company State Tracking Number:

Company Tracking Number: E1091712NW

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: Annuity Individual Fixed

Project Name/Number: Annuity Individual Fixed/E1091712NW

Form Schedule

Lead Form Number: E1091712NW

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	E1091712NW	Policy/Cont Inherited Contract ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		60.700	E1091712NW .PDF

Annuity Investors[®]
LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio
Fixed Administrative Office: P.O. Box 5420, Cincinnati, Ohio 45201-5420
Variable Administrative Office: P.O. Box 5423, Cincinnati, Ohio 45201-5423

INHERITED CONTRACT ENDORSEMENT

The annuity contract is changed as set out below for use as an inherited contract.

Inherited Contract

This annuity contract is intended to be an inherited annuity contract. It is established for the purpose of receiving funds from a deferred annuity contract that was owned by an individual who is now deceased (the "Decedent"). The Decedent is identified with the name of the Owner of this annuity contract.

Decedent Information

We may require you to provide Due Proof of Death for the Decedent. We may require you to provide such other information about the Decedent and the prior annuity contract as needed to administer this annuity contract.

Purchase Payments Limited

Any purchase payment for this annuity contract must be received as part of a tax-free exchange under IRC Section 1035. It must be funds from an annuity contract that was owned by the Decedent. It must be funds for which the Owner is the designated beneficiary under the terms of that contract. The Decedent must have died before the annuity starting date of that contract. The annuity starting date is the first day of the first period for which an annuity payment would have been made under that contract.

No other purchase payments may be made to this contract.

Required Distributions

The entire interest in this annuity contract will be paid at least as rapidly as required by IRC Section 72(s) and the related regulations either:

- 1) over your life or over a period certain not exceeding your life expectancy, with payments at least annually starting within one (1) year of the Decedent's date of death or such later date as may be permitted by such regulations; or
- 2) in full within five (5) years of the Decedent's date of death.

This is part of your annuity contract. It is not a separate contract. It changes the annuity contract only as and to the extent stated. In all cases of conflict with the other terms of the annuity contract, the provisions of this Endorsement shall control.

Signed for us at our office as of the date of issue.



MARK F. MUETHING
EXECUTIVE VICE PRESIDENT



JOHN P. GRUBER
SECRETARY

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: NW - Readabilty Certification 061412.PDF		
Bypassed - Item: Application Bypass Reason: Not applicable to this filing Comments:	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable to this filing Comments:	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: Cover Letter.PDF	Item Status:	Status Date:

Annuity Investors[®]
LIFE INSURANCE COMPANY

Administrative Office:
P. O. Box 5423, Cincinnati, Ohio 45201-5423

READABILITY CERTIFICATION

I, John P. Gruber, an officer of Annuity Investors Life Insurance Company, hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

Form

Readability Score

E1091712NW

60.7



John P. Gruber, Esq.
Senior Vice President

June 14, 2012

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

June 21, 2012

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Jay Bradford
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Request For Approval - Annuity Investors Life Insurance Company
E1091712NW Inherited Contract Endorsement

Dear Insurance Commissioner Bradford:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards. This form was filed in Ohio, our state of domicile, on June 14, 2012.

This endorsement will be used with the company's individual fixed and variable deferred annuity portfolio in instances where the particular contract is issued as part of a Section 1035 tax-free exchange for a death benefit payable under an existing annuity contract.

This endorsement may also be used for this purpose with any individual fixed and variable deferred annuity contract developed in the future.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at blittle@gafri.com.

Sincerely,



Brenda Little
Senior Compliance Filing Analyst